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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/820,199	04/07/2004	Alana King	49335.2600	7410
7590	10/18/2007			
Howard Sobelman, Esq. Snell & Wilmer L.L.P. One Arizona Center 400 E. Van Buren Phoenix, AZ 85004-2202			EXAMINER LIU, I JUNG	
			ART UNIT 3694	PAPER NUMBER
			MAIL DATE 10/18/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)
	10/820,199	KING ET AL.
	Examiner Marissa Liu	Art Unit 3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 27 July 2007.
 2a) This action is **FINAL**. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-20 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-20 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____
 5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

1. This Action is in response to a reply submitted 7/27/2007. Claims 1, 4-6, 8-10, 12-18 and 20 are amended. In view of Applicant's amendment, the Examiner withdraws the grounds of rejection of claims 1-20 based on 35 USC 102. However, new grounds of rejection of claims 1-20 necessitated by Applicant's amendment are established in the instant office action as set forth in detail below.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

1. Claims 1-20 are rejected under 35 U.S.C. 103(a) as being unpatentable by Scolini et al., US Pub. No.: 2003/0233321 A1 (PTO 892 form A) in view of background of King et al., US Publication Number: 2005/0228727 A1, further in view of Heindel et al., US Patent Number: 6,304,857 B1.
2. As per claim 1, Scolini et al., background of King et al., and Heindel et al. teach a method for enabling a review of individual account statements assembled for batch printing, comprising:

displaying a directory of individual account statements assembled for batch printing(¶ 1221; ¶ 1230; ¶ 0549, where "index" or "listing" is equivalent of "directory");

receiving, from a user, a selection of an account statement from the directory for review (¶ 0006; ¶ 0455; ¶ 1358; page 59);

presenting the selected account statement to the user (¶ 0642); and receiving, from the user, one of: an approval of the selected account statement, a rejection of the selected account statement, a correction of the selected account statement, a request for regeneration of the selected account statement, and a request to delete the selected account statement (¶ 0008; ¶ 0447-0448; ¶ 0470; ¶ 1436).

Scolini does not teach:

preventing the batch printing until the individual account statements are approved and released for printing;

releasing one of the individual account statements when the one of the individual account statements is associated with a flag indicating that a review is not required.

Background of King et al. teaches:

preventing the batch printing until the individual account statements are released for printing (¶ 0002);

Therefore, it would be *prima facie* obvious to one of ordinary skill in the art at the time the invention was made to add preventing the batch printing until the individual account statements are released for printing feature to method for a web-based, convergent communications billing solution for large-scale customer/users of Scolini,

because background of King et al. teaches that adding the feature helps to prevent duplicate billing or loss of the individual statements (¶ 0002).

Heindel et al. teaches:

statements are approved and releasing one of the individual account statements when the one of the individual account statements is associated with a flag indicating that a review is not required (column 9, lines 13-24).

Therefore, it would be *prima facie* obvious to one of ordinary skill in the art at the time the invention was made to add statements are approved and releasing one of the individual account statements when the one of the individual account statements is associated with a flag indicating that a review is not required to method of Scolini et al. because Heindel et al. teaches that adding the feature helps to disburse statements electronically to the consumers or posted to the Web site (column 9, lines 13-31).

3. As per claim 2, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 1 described above. Scolini et al. further teaches the method comprising: enabling the batch printing only after all the individual account statements are approved and released for printing (¶ 0448; ¶ 0273; ¶ 0636; ¶ 0642; ¶ 1221; ¶ 1230).

4. As per claim 3, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 2 described above. Scolini et al. further teaches the method comprising: generating a report corresponding to the batch printing (¶ 1214).

5. As per claim 4, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 3 described above. Scolini et al. further teaches the method

comprising: approving and releasing any of the individual business statements that are not selected for review (¶ 0487-¶ 490).

6. As per claim 5, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 4 described above. Scolini et al. further teaches the method comprising: identifying an individual account statement having an error (¶ 0458-0459); and designating the individual account statement having the error for review (¶ 0458-0459).

7. As per claim 6, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 5 described above. Scolini et al. further teaches the method comprising: receiving the correction to the selected account statement from the user (¶ 1218; ¶ 1433), the correction including at least one of: a change of a value appearing on the selected account statement and a change of a layout of the selected account statement (¶ 1218; ¶ 1433; ¶ 0173; ¶ 0365; ¶ 0508; ¶ 01254).

8. As per claim 7, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 6 described above. Scolini et al. further teaches the method comprising: receiving the change of the value appearing on the selected account statement, wherein the value is not changed in a financial database from which the individual account statements are generated; and requiring a regeneration of the selected account statement in response to the change in the value (¶ 0215; ¶ 0224-0225; ¶ 0227 ¶ 0244-0247).

9. As per claim 8, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 7 described above. Scolini et al. further teaches the method

comprising: receiving the change of the layout from the user, wherein the layout of the selected account statement is changed and regeneration of the selected account statement is not required (¶ 1218; ¶ 1433; ¶ 0173; ¶ 0365; ¶ 0508; ¶ 01254).

10. As per claim 9, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 8 described above. Scolini et al. further teaches the method comprising:

receiving the approval of the selected account statement from the user (¶ 0127; ¶ 0134);

receiving a release from the user for printing the selected account statement (¶ 0127; ¶ 0677); and

printing all the individual account statements when there are no further individual account statements selected for review (¶ 0127; ¶ 0677).

11. As per claim 10, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 9 described above. Scolini et al. further teaches the method comprising: receiving the approval of the selected account statement from the user (¶ 0008; ¶ 0447-0448; ¶ 0470; ¶ 1436) and placing the approved account statement in the directory for review (¶ 0006; ¶ 0455; ¶ 1358; page 59).

12. As per claim 11, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 10 described above. Scolini et al. further teaches the method comprising: receiving an unapproval of the approved account statement from a second

user; and preventing the batching printing of all the individual account statements until an approval of the unapproved account statement is received (¶ 0448; ¶ 1221; ¶ 1230).

13. As per claim 12, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 11 described above. Scolini et al. further teaches the method comprising: receiving the request for regenerating the selected account statement; receiving new data for the selected account statement from a financial database; and regenerating the selected account statement using the new data, wherein remaining individual account statements are not regenerated due to regeneration of the selected account statement (¶ 0215; ¶ 0224-0225; ¶ 0227 ¶ 0244-0247).

14. As per claim 13, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 12 described above. Scolini et al. further teaches the method comprising: receiving the request to purge the selected account statement (¶ 0710; ¶ 0740-07430); and removing only the purged account statement from the batch printing (¶ 0710; ¶ 0740-0743; ¶ 0923).

15. As per claim 14, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 13 described above. Scolini et al. further teaches the method comprising: receiving a request from the user to print only the selected account statement on a local printer; and locally printing the selected account statement without printing all the individual account statements (¶ 1214; ¶ 1220-1221).

16. As per claim 15, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 14 described above. Scolini et al. further teaches the method comprising: generating a report corresponding to the batch printing of the individual

account statements, the report comprising at least one of a number of the individual account statements selected for quality review, a number of the individual account statements printed in the batch printing, a financial amount corresponding to changes made in the individual account statements, and a number of errors in the individual account statements (¶ 1214; ¶ 0008; ¶ 0447-0448; ¶ 0470; ¶ 1436).

17. As per claim 16, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 15 described above. Scolini et al. further teaches said individual account statements comprising individual credit card account statements (¶ 0257; ¶ 1015).

18. As per claim 17, claim 17 is equivalent of claim 1. Please see claim 1 rejection.

19. As per claim 18, claim 18 is equivalent of claim 1. Please see claim 18 rejection.

20. As per claim 19, claim 19 is equivalent of claim 9. Please see claim 19 rejection.

21. As per claim 20, Scolini et al., background of King et al., and Heindel et al. teach the method of claim 19 described above. Scolini further teaches the method comprising: entering the correction to the selected account statement; and when the correction is a change to a financial value: entering the changed financial value in a database from which the selected account statement was generated; and regenerating the selected account statement to include the changed financial value (¶ 0215; ¶ 0224-0225; ¶ 0227 ¶ 0244-0247).

Response to Arguments

22. Applicant's arguments with respect to claims 1-20 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

23. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Marissa Liu whose telephone number is 571-270-1370. The examiner can normally be reached on IFP.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander G. Kalinowski can be reached on 571-272-6711. The fax phone

number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

